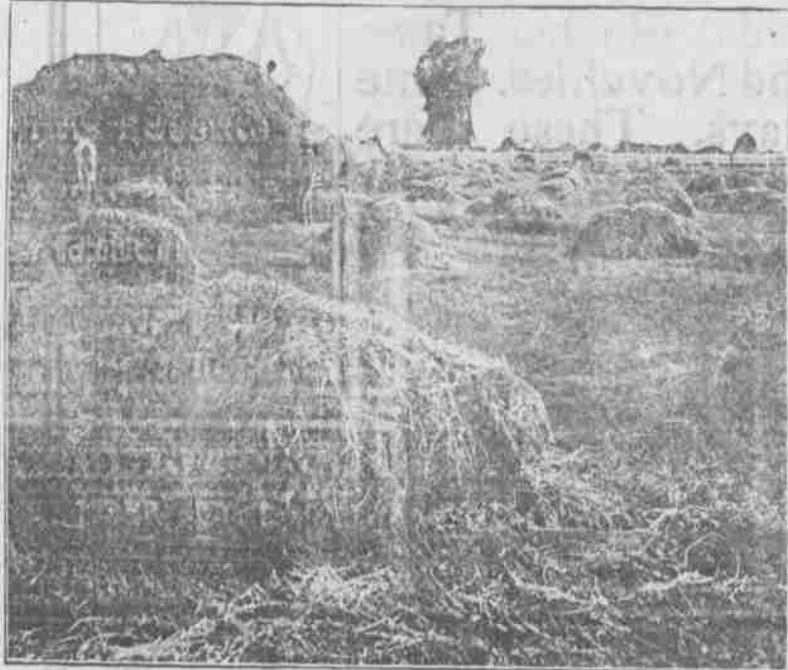


RAISING ALFALFA IN ILLINOIS

Charles E. Yanney of McLean county, on the George S. Hanna Place, has some remarkable results with alfalfa. He got a good stand on six acres by breaking the ground the last of July, disking it three times, harrowing and cross-harrowing two or three times, dragging twice, sowing 20 pounds per acre of seed broadcast, harrowing it in and rolling the ground. This was in 1906. The alfalfa grew about four inches high that fall and was not cut. In 1907, it yielded about two tons per acre, but in addition 150 pigs were pastured on this alfalfa from the time of the first cutting until December. The pigs were bought when

hogs and 25 pigs bought at that time. It is estimated that the 83 hogs which weighed 75 or 80 pounds in the spring made a gain of 75 pounds per head. The ones sold in August averaged 182 pounds and those kept till later 225. Counting only 80 hogs and nothing for the pigs, they returned, after paying for the 250 bushels of corn fed, \$420.00 to the credit of the alfalfa alone; the hay was worth \$273.00; total \$693.00, or \$115.50 per acre. This alfalfa was not injured by this extra hard treatment but some parts of it were frozen out last winter, and this spring the field was disked and cross-disked and the thin spots reseeded, securing a fair stand. While many doubt that alfalfa is suited to Illinois, not having examined the evi-



Second Cutting of Alfalfa.

they weighed 45, 50 and 60 pounds, and when they were weighed in the middle of December they averaged 125 pounds. Counting a gain of 75 pounds per head and allowing \$100.00 for about 200 bushels of corn fed to the hogs, and figuring the pork at 5 cents per pound, these hogs returned \$462.00; the hay was worth \$195.00, total \$657.00 from six acres or \$109.50 per acre. Contrary to the results in many other cases this pasturing did not hurt the alfalfa and was repeated without harm the next year.

In 1909, this piece of alfalfa yielded 3½ tons per acre in three cuttings and pastured 83 hogs from the time the alfalfa was four inches high in the spring until August 14, when 68 head were sold, and from then till frost it pastured the remaining 17

dence and many more hesitate to start this new delicate crop. Mr. Yanney and hundreds of others are getting splendid results from it.

Coburn on Alfalfa.

"The cultivation and feeding of alfalfa mark the highest development of modern agriculture. Alfalfa is one of nature's choicest gifts to man; it is the preserver and the conservator of the homestead. It does not fail from old age. It loves the sunshine, converting the sunbeams into gold coin in the pockets of the thrifty husbandman. It is the greatest mortgage-lifter yet discovered."

Alfalfa is most valuable in the Corn Belt, because the Corn Belt has an abundance of starch and is short in protein.

TWO NOTED AUTHORITIES ON ALFALFA

In speaking of his experience in the growing of alfalfa, the Hon. A. P. Grout of Winchester, Ill., one of the largest alfalfa growers in the state, has this to say:

"My success at first in growing alfalfa was not startling, but on the contrary I met with many discouragements. Had it not been for the doddier, (sheep and hogs) that seemed so fond of it, and thrived so well on the small quantities I was able to furnish them, it is doubtful if I would have kept up the struggle. A knowledge of its wonderful feeding value gained by experience was the incentive that urged me on.

The time has come in my experience, and I believe in the experience of every alfalfa grower, when just as

knowledge of alfalfa, and encourage its cultivation and use by the farmers of Illinois. To be instrumental in bringing into general use a plant which will add untold wealth, not only to the farm, but to every other interest, will be far more creditable and more deserving of honor than that usually accorded for any public service."

Joe Wing Believes in Alfalfa.

Joseph E. Wing of Ohio, who has 150 acres of alfalfa, and who is one of the best known authorities on this crop in the United States, says:

"Alfalfa is a perennial enduring on well drained soil from five to fifty years with one sowing. It may be cut from three to five times a year, and will yield in the region of the



Beef Cattle on Alfalfa Field.

certain and favorable results are expected from sowing to alfalfa as from any other crop.

"It is not so much the soil, the climate or the location, as in knowing how. That fact has been clearly demonstrated.

"In my judgment, alfalfa is the most valuable farm crop that can be grown in Illinois, and yet comparatively little is known about it in the state. I know of nothing that will do more for the development of the state or add more to its wealth than a thorough knowledge and understanding of alfalfa.

"I do not know of any greater or more valuable service that the few successful alfalfa growers, who have learned the lesson, can render their state than to spread far and wide a

corn belt from three to six tons of hay per acre. The composition of alfalfa hay is such that it has almost the same nutritive value as wheat bran, and may be substituted for wheat bran in the feed ration with good results. As a feed for all classes of live stock it is unequaled. Every animal upon the farm loves alfalfa and thrives upon it. As a pasture plant for hogs it has no equal in the amount which animals will gain from an acre of it, as much as 600 pounds of pork per acre being frequently reported where hogs have grazed it. It is also the best horse pasture known, and it sometimes is used as a pasture for sheep and cows, although one must observe due care in pasturing it with these animals, since they may bloat."

WHAT THE ORR BILL PROVIDES

Features of the Insurance Law Which Forces the Suspension of Business in Missouri.

The Orr bill, passed by the recent session of the Missouri legislature, is the basis of the action of the fire insurance under its restrictions, and in deciding to suspend business after April 30. This is a matter of great importance to the insurance companies and their agents, but it is of very much more importance to the people of Missouri, as insurance is essential to commercial or dit. The law which is the cause of this trouble should be thoroughly understood by the public, in order that they may know why this unprecedented action is taken by the insurance companies, very much against their will.

The law compels each fire insurance company to rate each risk in the state for itself, at a cost which will be enormous, or else to guess at the rates. It is forbidden to consult any schedule or rate sheet not prepared by itself, although the companies, acting cooperatively, as was required by the former law, have just re-rated the entire state, at a cost of \$250,000. It is now a crime for them to use, or even to look at, these rates. It would be as sensible to forbid a merchant to use a yard-stick, or a grocer to use scales, in the hope that if he guessed at the quantity the customer would get more for his money.

Violation of the law is a felony punishable by five years in the penitentiary or \$5,000 fine, and forfeiture to the state of all the property of the companies in Missouri.

The act of the agent is made the act of the principal, and the latter outside the state can be extradited.

The usual presumptions of innocence are taken away, and the state can prosecute without setting up where, when or how the alleged offense was committed.

In greater detail the provisions of the law are as follows:

Under the Orr law any arrangement, contract, agreement, combination or understanding made or entered into by two or more persons, designed or made with a view to lesson, or which tends to lessen full and free competition in the price or premiums to be paid for insuring property, or any arrangement, understandings, etc., which are designed or made with a view to increasing, or which tends to increase the cost of insurance, are made a felony. This is dangerously vague and loose, since in order to convict it is not necessary to show that the party complained against has entered into any agreement or pool or trust to fix premiums, but he is made liable to the penalties for any understanding which tends to fix premiums, or which is designed to lesson full and free competition, or made with a view to increasing or fixing premiums. "Understandings" is a dangerously loose and vague term, in view of the excessive penalties provided. A company often is compelled to take up an agency because the agent does not pay his bill, does not send in good risks, or is otherwise undesirable. The closing of an agency certainly restricts competition, and the officer who ordered this change would thereupon be liable to extradition and heavy penalties.

In any proceedings under the statute it is prima facie evidence of guilt if it is shown that a company, or its agent, has used any insurance rate or made use of or consulted any rate book, paper or card, prepared by any other company or organization of companies. This makes the business of fire insurance pure guess work if the agent is to be debarred from the use of the sche-

dule by which rates are made. As well deny the merchant the right to use a yardstick, or the grocer the right to use scales as to deny the insurance companies and agents the use of their standard of measurement. These schedules are scientifically worked out, charging for all the defects and hazards of a building and its various exposure, and giving credit for all its good points so far as the fire hazard is concerned. The necessary detail can be discovered only after a careful investigation. It cost the fire insurance companies a quarter of a million dollars to re-rate Missouri in the past two years by schedule, giving each risk the rate its hazards made for it. It would be impossible for each one of the nearly two hundred companies in the state to make this investigation for itself, as it would cost each one of them more than \$200,000 to do the work, and yet this law forbids them to even look at any schedule or rate book prepared by any other company or any organization of companies.

Violation of this law is a felony and thus extraditable. The western manager of a fire insurance company in Chicago, or its president in New York or Hartford, is made responsible for the act of any one of its agents. Nearly ten thousand fire insurance agents' licenses have been issued by the Missouri insurance department, and the heedless act of any one of these men can make the president of his company, who does not know that such an agent is in existence, liable to indictment, extradition and imprisonment, beside the forfeiture of all the company's property in the state.

The usual presumption of innocence which attach to a person accused of a felony are taken away and the burden of proof is put on him. The law relieves the prosecutor from alleging or pleading when, where or how the alleged offense was committed. No witness can refuse to testify on the ground that his testimony would inculpate him; any person or corporation must produce all its books or papers, and the accused can be brought into court and the state then "go on a fishing excursion" for the necessary evidence. Proof of the act of any agent is prima facie proof of the act of the company itself. If a corporation is convicted the court may not only oust it from the state but may confiscate all its property in the state, appoint a receiver to collect its unpaid premiums in the hands of its agents and turn all the proceeds over to the state treasury.

There are only a few of the details of the law, which is by far the most drastic of any anti-insurance legislation ever attempted in the United States. In view of the fact that the peculiar nature of the fire insurance business makes it essential for the companies to combine and cooperate, that they may obtain the broad average necessary as a proper basis of rates, and since the fire insurance business cannot be carried on safely and economically without such cooperation the companies insist that the law is one under which they cannot write new business, and so long as the law is in force they can protect themselves, their agents and their stockholders only by stopping what it practically prohibits.

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